

# THE AMERICAN FINANCE COMPANY

NO. 11465

AUG 3 1912

LOUISVILLE, KY.

July 30 1912

PAY TO THE ORDER OF

*L. B. Bowers*

\$750.00

To CITIZENS BANK

LEXINGTON TENN.

THE AMERICAN FINANCE COMPANY

*J. M. Spiller*

This is the Check for \$750

## Makes Strong Speech

Mr. Morrow said in part:

"The Insurance Department of Kentucky for reasons unknown to the taxpayers, is in three divisions. One is presided over by the Insurance Commissioner. One is chairman of the State Insurance Board and the other is known as Fire Marshal.

"The officers and employees of the Insurance Bureau and of the State Insurance Board are appointed by the Auditor of Public Accounts. The Fire Marshal is appointed by the Insurance Commissioner. It requires the activities of all these agencies to regulate business in the Commonwealth.

"The Insurance Bureau supervises the organization of domestic companies and the admission into the State of foreign companies. A provision in our law was thought to exclude companies organized with what is known as multiple charters. Two foreign companies with such charters made application for admission to the State—the United American and the Interstate Life and Accident Company.

While the question was under discussion, an officer of one of the branches of the State Insurance organization suggested to those desiring to come into the State with their companies that

they provide a fund of \$1,500, \$500 of which was to be paid to a member of the State Rating Board, and \$1,000 to two unnamed attorneys, for the purpose of securing from the Assistant Attorney General in charge of the Insurance Department, an opinion favorable to their admission. The amount was paid to the gentleman and an opinion favoring the admission of the companies was later filed, and the companies admitted to do business in Kentucky. I am satisfied that the office of Attorney General knew nothing of these transactions, and did not know that it was being represented that an opinion could be obtained by the methods above set out.

## Director Makes Probe

"Subsequently, a director in one of the companies discovered that \$750 had been paid out of the funds of the company for this purpose and secured an investigation which resulted in forcing the return of \$750 of the money to the treasury of one of the insurance companies. So far as known the other \$650 has not been returned to the company from which it was received.

"I do not care to insult the intelligence of the public by discussing the propriety involved in the acceptance of a fee by one member of the State Administration

for the purpose of influencing the action of another member of the same Administration in an official matter.

"It may be objected that officers under Republican Administrations have been guilty of embezzling the funds of the State. I admit that this is true, but these men are not seeking political preferment. Certainly, the Republican party is not presenting them to the people for political preferment. When 'Dick' Tate fled from the State, an embezzler in the sum of more than \$300,000, the Republican party did not attempt to hold the Democratic party responsible for his personal dereliction, but we did denounce the loose method of doing business and the lack of supervision which made possible this gigantic loss to the taxpayers of the States.

## Was Short \$40,000

"When a Democratic Assistant Auditor was found to be short in the sum of more than \$40,000, for which he was sent to the penitentiary, the Republican party did not attempt to use this fact of personal conduct as a political asset in the hands of the Republicans.

"When an office assistant under a Republican administration, was found to have embezzled more than \$1,000, the Auditor promptly made good to the State

the sum which he had taken and offered to appear before the court of a commonwealth and indict him for his crime.

"When a clerk in the insurance department under another Republican administration was guilty of using public funds for private purposes, no effort was made by the Republican administration to conceal that fact from the public. The Auditor under whom he was appointed in the first place, made part of the shortage good. The delinquent was indicted, fled the State and has not been apprehended, and thereby lays a tale which is reserved for future unfolding.

"No party is politically, or otherwise answerable for the individual misconduct of its members unless that party having the legislative power to provide safeguards against such things, has failed to exercise due diligence.

## Tells Of Deal For 'Pie'

But it is reported by Democrats who claim to know whereof they speak, that certain gentlemen in a successful effort to force from the primary contest an opponent of Mr. Stanley, promised that most of the gentlemen officially connected with the insurance department in its various branches should be retained in the incoming administration provided, of course, that the Democrats should win.

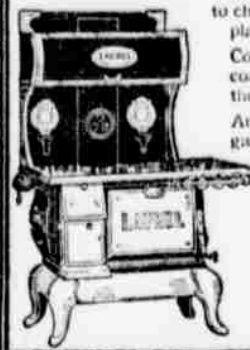


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## Laurel Combination Range

The range that uses coal or gas at the same time or separately. Takes the place of two ranges. No tools needed to change fuel. Even the gas burners remain in place when coal is burned.



Cook with gas when the weather is hot—with coal when the weather is cold. Use coal when the gas pressure is low.

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## COL. COYNE TALKS OF OWN CONDITION

Prominent Louisville Contractor Says He Was Improved by Tanlac

Louisville, Ky., Oct. 28—Col. Joseph Coyne, one of the best known contractors in the South and builder of many miles of hard-surfaced streets and roads in and around Louisville, who resides at 438 South Fifth street, this city, has added his words of commendation to those of thousands of others. Praising Tanlac, he said:

"My kidneys have annoyed me for a number of years. I suffered great pain as a result. I also suffered periodically from rheumatism, the condition affecting various parts of my body. I walked with great difficulty and could not use my hands naturally. I suffered from a pain in the ball of my foot fully ten years. That pain has disappeared.

My kidneys are greatly improved and my rheumatism has virtually disappeared. My strength has returned and my appetite and sleep have improved. I feel vigorous and healthy, and attribute the change to the use of Tanlac only.

Tanlac, the premier preparation is now on sale in Barbourville at Herndon Drug Co. adv.

## NOTICE

First Meeting of Creditors in the District Court of the United States for the Eastern District of Kentucky.

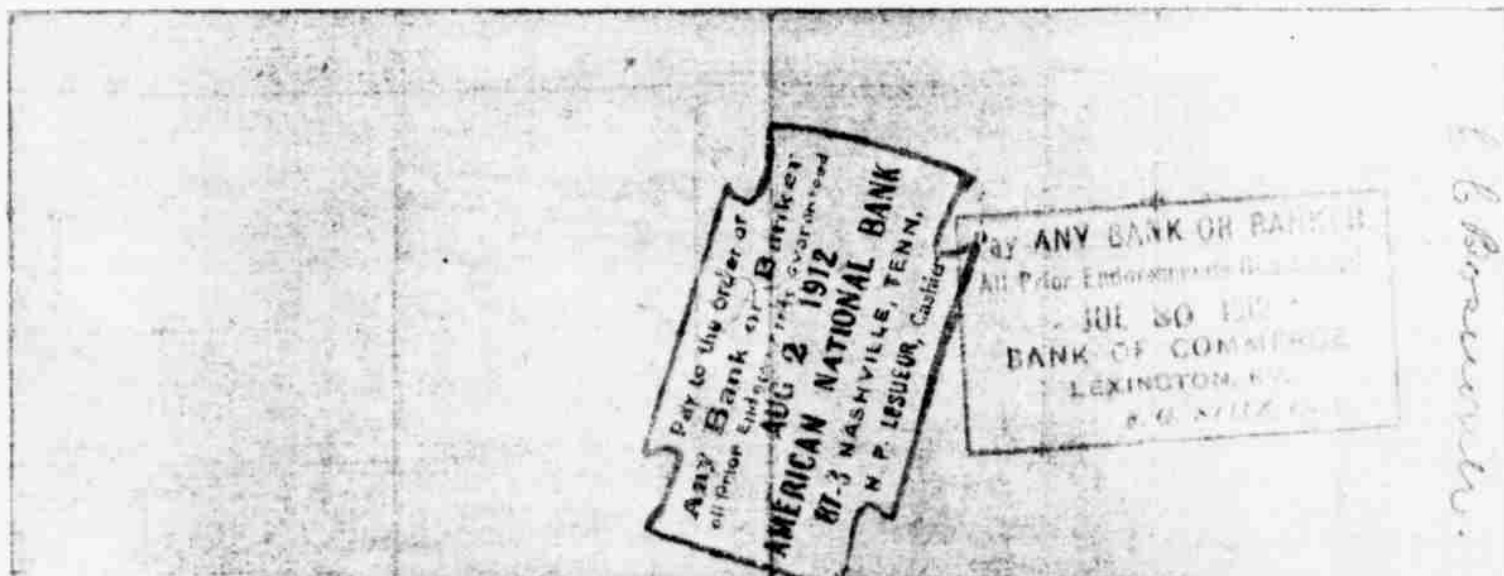
In the matter of Jno. Hedrick, Bankrupt. No. 1143

To the creditors of Jno. Hedrick of Middlesboro in Bell county and district aforesaid, a bankrupt. Notice is hereby given that on the 25th day of October 1915 the said John Hedrick was duly adjudged bankrupt; and that the first meeting of creditors will be held at Middlesboro Ky., on the 6 day of Nov. 1915 at 9:00 o'clock in the forenoon of said day, at which time the said creditors may attend, prove their claims, appoint a trustee, examine the bankrupt, and transact such other business as may properly come before said meeting.

This 26 day of October 1915. W. W. TINSLEY, Referee in Bankruptcy.

## FOR SALE

I have for sale at a bargain a house and lot in Barbourville, on North Main street joining the property of P. D. Britain, at a reasonable price. For particulars call on or address R. P. Black, Barbourville, Ky. Mrs. Angie McClellan



The above is the endorsement

## COMMISSIONER'S SALE

By order of the Knox Circuit Court, rendered at its September term 1915, in the case of

J. M. Robison

Pliff

vs

L. D. Stanfill, J. F. Stanfill, J. E. Golden and N. Golden

Def'ts

I will, as Commissioner, on the 1st day of November 1915, same being first day of the November term of the Knox Circuit Court, sell at the Court House door in Barbourville, Ky., to the highest and best bidder, the following described property, or enough thereof to satisfy the judgement in said case amounting to \$75.00 with interest from the 30th day of December 1913, and \$—costs.

A tract of land on Middle Fork of Stinking Creek, ynd being the same lane conveyed by J. E. Golden and N. A. Golden to their co-defendants L. D. Stanfill and J. F. Stanfill by deed of record in deed book 28 at page 404, in

the office of the Clerk of the Knox County Court. Beginning on top of a hill on Arch Jackson's line; thence with Theo Bingham's line to Pleas Hubbard's line; thence with Pleas Hubbard's line to the beginning, so as to include all the lands conveyed to N. A. Golden and John E. Golden by William Jackson as set fourth in their deed of conveyance, of record in the Knox County Court Clerk's office, deed book S at page 82, and the lands set fourth in deed of conveyance from Theo Bingham to Golden dated April 9, 1900, recorded in deed book X at page 253, containing 70+ acres. Said property will be sold on a credit of six months, the purchaser to execute bonds with approved security, bearing interest at six per cent, from date until paid, having the force and effect of a judgement and retaining a lien on said property until the purchase money is paid.

Witness my hand, this 14, day of October, 1915.

Sol T. Steele, Commissioner.

Sale about 1 p. m. Purchaser must execute bonds as soon as sale is over, or the property will be immediately put up and resold.

## Surer.

It is to be regretted that the man who counts on his fingers is not apt to be so disappointed as the man who counts on his friends.

## Notice of Filing Petition

On the 23rd day October I will file a petition in the Knox County Court for a change of roadway leading up stinking Creek, leaving the present road at a point near Moors Creek bridge, and extending through the lands of James Warren, Elizabeth Bingham, J. J. Perci, full an Laura Lester, to a point in the present road at or near the old Jim Lester barn, and so as to secure the most practical roadway.

This the 12th day of 1915 Thomas Hubbard, County Road Engineer, K. C.

## NOTICE

First Meeting of Creditors in the District Court of the United States for the Eastern District of Kentucky.

In the matter of Jno Bankruptcy Phoenix-Jellie Coal Co. ) Coal Co. ) Bankrupt ) No. 1149

To the creditors of Phoenix-Jellie Coal Co., in Laurel county and district aforesaid, a bankrupt. Notice is hereby given that on the 25 day of Oct. 1915, the said Phoenix-Jellie Coal Co. was duly adjudged bankrupt; and that the first meeting of creditors will be held at London, Ky., on the 5 day of Nov. 1915, at 12:30 o'clock in the afternoon of said day, at which time the said creditors may attend, prove their claims, appoint a trustee, examine the bankrupt, and transact such other business as may properly come before said meeting.

This 26 day of October 1915. W. W. TINSLEY, Referee in Bankruptcy.